

**REMARKS**

In the Notice of Allowability mailed on August 13, 2008, the Examiner required that Applicants submit a Replacement Sheet for Figure 2 correcting the original Figure 2, which showed the Spread Matrix coupled to other sources of data. The Replacement Sheet for Figure 2 submitted herewith shows the Spread Matrix correctly coupled to the Transaction Evaluator 135.

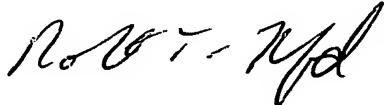
With respect to Figures 10-14, the Examiner has requested that new drawing sheets be submitted with all text in the drawings legible. The Replacement Sheets for Figures 10-14 submitted with this response have been improved so that all of the text is legible.

Applicants submit that the Replacement Sheets submitted with this response contain no new matter and are consistent with the originally filed specification. Applicants believe that the Replacement Sheets submitted with this response address all of the outstanding requirements for corrected drawings in the Notice of Allowability.

**CONCLUSION**

If any other issues remain in this application may be resolved by a telephone conference, the Examiner is respectfully requested to contact the undersigned at (404) 572-3505.

Respectfully submitted,



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4067523